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*Face to Face Consumption According to Conventional
and Islamic Concept*

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Abstract

The purpose of this study is to get detailed answers to the differences between consumption concepts from conventional and Islamic perspectives. Face to face comparison is believed to provide a complete picture of the differences in these two perspectives. The method used to answer the above problems is by qualitative methods, precisely the method of literature. The results of the in-depth study show that there are very essential differences between the concepts of consumption according to conventional and Islamic perspectives. The difference is not only in values, principles, but also in the application of daily application. This research gives a new perspective in the scientific repertoire of consumption concepts according to Islam because it is able to present differences face to face to get clarity on a phenomenon.

Keywords: *Consumption, Conventional, Islam*

INTRODUCTION

Since humans know life to hang out, a problem grows that must be solved together, namely how each human being meets their individual needs, because one's needs cannot be fulfilled by himself. The wider their association, the more dependence will be placed on each other to meet those needs (Rahman and Fitrah, 2018). Islam in terms of consumption prohibits the likes of being extravagant and excessive, but maintaining a fair balance. ¹ Muslim must pay attention to the principles of Islamic consumption.

Islam teaches that every human being realizes that the real owner of everything that is in the sky or on the face of the earth, including the property acquired by every human

being even the human self is Allah SWT. Human ownership of his property is only relative, limited to the right to use. All property has been mandated by God to humans to be used as a means of worshipping Him. In addition, Allah always reminds us that property is not only a pleasant jewelry of life, but also as a test of one's faith and piety. (Sitepu, 2018)

It has become a common belief that, "Islamic economics has the potential to contribute to the Indonesian economy, especially in overcoming economic inequality and creating justice for distribution that ultimately can alleviate poverty." (Noor, 2011: 6). In other words, when there is no distribution justice, the ability to consume will also be hampered. Consumption is the process of spending the benefits of a production item.

Consumption has a huge urgency in every economy. Because there is no life for humans without consumption. Therefore, economic activity leads to meeting the demands of consumption for humans. Because, ignoring consumption means ignoring life and also ignoring the upholding of human beings on their duties in life (Sitepu, 2018)

Reading the entire description above, it is necessary to do a detailed study of the differences between the concept of consumption from a conventional and Islamic perspective. Face to face comparison is expected to provide a complete picture of the differences in these two perspectives.

Islamic consumption theory according to Adiwarman Karim, which contains the opinion of Monzer Khaf based on the hadith of the Prophet. meaning: "What you have is what you have eaten and what you have infested" (Karim, 2006: 67; (Sitepu, 2018). With the Equation the opinion becomes: $Y = (C + Infaq) + S$. Graphically this it should be drawn in three dimensions, but to facilitate the presentation of graphics used in two dimensions so that the above equation is simplified to be $Y = DS + S$ with $FS = C$. Where **FS** is **Final Spending** in the way of Allah This simplification makes it possible to use tools graphical analysis commonly used in consumption theory, namely maximizing utility functions with the budget line (Sitepu, 2018).

Rules and consumption rules in Islamic economic systems adhere to the notion of balance in various aspects. Consumption carried out by a Muslim must not sacrifice the benefit of individuals and society. Then, it is not permissible to dichotomy between the pleasures of the world and the ahirat, even extreme attitudes must be kept away from

consumption (Sitepu, 2018). The prohibition on the attitude of tabzir and israf does not mean inviting a Muslim to be mischievous and miserly, but invites the concept of balance.

Needs are not limited to personal or family needs but also to the needs of fellow humans who are close to us. As the Prophet said. : "Not including a believer when he is full while the neighbor beside him is left hungry, even though he knows" (Zuhri, 1992: 423).

Consumption behavior should be in accordance with the spirit of al-maqashid ash-shari'ah, so that in meeting the needs of a consumer, prioritizing aspects of needs rather than desires in order to limit the needs and desires of humans which are always unlimited in nature by taking into account the level of needs: (1) primary needs (dharuriyat), (2) then secondary (hajjiyat), and trisier (tahsiniyat). This is according to the opinion which states that Islam divides human needs in three parts, namely: ⁵ Al-Hajjah Al-Dharuriyah, Al-Hajjah Al-Hjjiyah, Al-Hajjah Al-Tahsiniyah (Rozalinda, 2014: 106).

Dharuriyyah needs, are concepts that are more valuable than desires. Desire is only determined based on the utility concept, but needs are based on the concept of maslahah. The need for dharuriyyah includes five main elements, namely: Hifzh al-din (maintenance of religion). Hifzh al-Nafs (soul maintenance). Hifzh al-Aql (maintenance of reason). Hifzh al-Nasl (lineage maintenance). Hifzh al-Mal (treasure maintenance) (Chalil, 2009: 89)

Five dharuriyah needs which cover the five things above are an inseparable entity. Humans can only live well if the five kinds of needs are well fulfilled (Aulia Rahman and Muh Fitrah, 2018).

This study was written using a qualitative approach. Data is taken using the library method, which is sourced from the Qur'an, journals, relevant books that are up to date. All secondary materials that have been collected are arranged in a coherent manner, analyzed, then drawn conclusions. Various propositions from the Koran are used, juxtaposed with various experts' thoughts, then the red thread is drawn to be a conclusion. The analysis uses the face to face method between the concept of consumption according to conventional and Islamic thinking. The conclusions are formulated into a recommendation that can be used for Muslims to carry out consumption activities of goods and services while still adhering to the values, principles and teachings of Islam.

RESULTS AND DISCUSSION

Differences in General and Islamic Consumption Concepts

The theory of consumption behavior which is built based on Islamic sharia has a fundamental difference with conventional theory. This difference concerns basic values which are the foundation of theory, motives, and purpose of consumption, consumption choice techniques, and budget allocation for consumption. (Churiyah, 2011). According to the Center for the Study and Development of Islamic Economics (P3EI) (2015: 127-131), the differences between conventional consumption and according to Islam are explained.

First, the concept of consumption. Consumption is an effort to obtain utility in consumption activities. Consumption is utilizing or consuming utility or usefulness of an item, so that the benefits of an item can be felt by someone when consuming goods. Consumption is all uses of goods and services that are carried out by humans to meet their daily needs (Aulia Rahman and Muh Fitrah, 2018). Meanwhile, according to Islam, consumption is an effort to obtain *maslahah* in the activities of utilizing an item, so that benefits and blessings can be felt jointly by people who are consuming the goods.

Second, the purpose of consumption. According to the conventional concept the purpose of consumption is to seek the highest satisfaction. Utily is the use of an item that is felt by a consumer when consuming an item. The purpose of human consumption is to obtain the highest satisfaction and achieve a level of prosperity in the sense of fulfilling various kinds of needs both basic, secondary, luxury goods, and physical needs and spiritual needs (Aulia Rahman and Muh Fitrah, 2018). Meanwhile, according to the Islamic concept the purpose of consumption is to consider the problem more than the utility. The achievement of *maslahah* is the goal of Islamic sharia (*maqashid sharia*). Every consumer will always want to improve the *maslahah* that he gets. There is a final estuary, that there is life and fair revenge in the Hereafter. Consumption behavior in Islamic economics aims to achieve material aspects and spiritual aspects in consumption, these two aspects will be achieved by balancing between total utility and marginal utility in consumption. So that every Muslim will try to maximize the value of each item consumed, which will make him better and more optimistic in living life and life (Sarwono, 2009).

Third, the rules and rules of consumption. Consumption carried out by a person does not need to consider others. Consuming something only for the enjoyment of the world there is no wasteful prohibition. Consumption carried out by a Muslim must not sacrifice the benefit of individuals and society. Islam forbids the dichotomy between the pleasures of the world and the heart, even extreme attitudes must be kept away from consumption. The prohibition on the attitude of *tabzir* and *israf* does not mean inviting a Muslim to be haughty and miserly, but invites the concept of balance, because the best case is mid.

Fourth, the principle of consumption. A good economic life is a target that needs to be achieved in life. An established economic life is a means of achieving greater and meaningful goals. In Islam there are 5 principles of consumption: 1) Justice; 2) Cleanliness; 3) Simplicity; 4) Generosity; 5) morality. Islam has never forgotten the material element in prospering and improving the standard of living of humans. A good economic life is a target that needs to be achieved in life but is not the end goal.

Fifth, preference. A consumer's preference for a commodity is strongly influenced by the intelligence of that person in understanding the concept of preference functions and utility functions. The teachings of Islam provide a middle ground between two extreme lives by allowing shopping fairly without having to be wasteful and miserly.

Sixth, measure of satisfaction. The measure of satisfaction is the ability of the budget. As long as there is a budget to buy goods or services, it will continue to consume these items. But in Islam, consumption is always guided by Islamic teachings, the need to pay attention to others. Every Muslim is obliged to share the food he cooks with his neighbor who feels the smell from the food he cooks. *Haram bari muslim* lives in a state of extreme exaggeration while there are people who suffer from hunger.

Seventh, the activity of selecting goods consumed. In a conventional economy, consumers always want to choose items that provide maximum utility. Consumers always want the highest level of satisfaction. Meanwhile, in the Islamic economy, consumers tend to choose goods and services that provide maximum benefits.

Eighth, consumption rationality. Fulfillment of needs is often not based on desire, so that only benefits are obtained. Conversely, fulfillment of desires that are not due to a

need will only give satisfaction. There is no blessing in it. In Islamic perspective Maslahah is benefits and blessings. The consumer will feel the benefits of a consumption activity when he gets the fulfillment of physical or thoughtful needs or material. Meanwhile, blessings will be obtained after he consumes goods and services that have been consumed. Consumers will not consume brang and services that are unclean because it does not bring blessings. Consuming illegitimate items will lead to sin which leads to the punishment of God.

Ninth, the benefits of consuming. In general, the benefits of consumption only affect oneself who consumes an item. Islam, the benefits of consuming are to get benefits for yourself, family, and all people (nations).

Tenth, consumption patterns. The pattern of Islamic consumption is more driven by the facts of need (needs). While conventional consumption patterns are more driven by wants.

Eleventh, consumption limits. Islam limits consumption to things that are halal, thoyib, and ma'ruf.

Twelfth, basic value. There are three basic values that form the foundation for the consumption behavior of the muslim community, namely: (1) the belief in the hereafter, so suggest to prioritize the consumption of the hereafter. (2) the concept of success in the life of a muslim is measured by the morality of Islamic religion and not of wealth possessed. The higher the morality the higher the success that is used. (3) the position of property is a divine gift and is not something which in itself is bad. (Churiyah, 2011)

Thirteen, level of need. In conventional economics are known: 1) primary needs, (2) secondary, (3) trisier, and (4) complementary. In Islam there is a need: dharuriyat, (2) hajjiyat, 3) tahsiniyat). Islam also recognizes the number of needs to be five, namely: Hifzh al-din (maintenance of religion). Hifzh al-Nafs (soul maintenance). Hifzh al-Aql (maintenance of reason). Hifzh al-Nasl (lineage maintenance). Hifzh al-Mal (treasure maintenance)

All the differences above, if fulfilled in the form of a comparison between the concept of consumption according to conventional and Islamic perspectives, will appear as follows.

Table 1. Consumption differences according to the concepts of Conventional and Islamic

Aspect	Conventional consumption	Islamic consumption
1. Definition of consumption	Consumption is an effort to obtain utility in consumption activities. Consumption is utilizing or consuming utility or usefulness of an item, so that the benefits of an item can be felt by someone when consuming goods.	Efforts to obtain maslahah in activities utilizing an item, so that the benefits and blessings can be felt jointly by people who are consuming the goods.
2. Consumption Goals	consumption is assumed to always aim to gain utility or seek the highest satisfaction. Utility is the use of an item that is felt by a consumer when consuming an item.	Muslims consider more than utility. Achievement of Maslahah is the goal of Islamic Sharia (Maqashid Syariah)
3. Rules and rules of consumption.	Consumption carried out by a person does not need to consider others. Consuming something only for the enjoyment of the world there is no wasteful prohibition.	<ol style="list-style-type: none"> 1. Consumption carried out by a Muslim must not sacrifice the benefit of individuals and society 2. It is not permissible to dichotomy between the pleasures of the world and the ahirah, even extreme attitudes must be kept away from consumption. 3. The prohibition on the attitude of Tabzir and Israf does not mean inviting a Muslim to be mischievous and miserly, but invites the concept of balance, because the best is the case is mid
4. Prinsip	A good economic life is a target	1) Justice; 2) Cleanliness; 3)

Aspect	Conventional consumption	Islamic consumption
	that needs to be achieved in life. An established economic life is a means of achieving greater and meaningful goals.	Simplicity; 4) Generosity; 5) morality. Islam has never forgotten the material element in prospering and improving the standard of living of humans. A good economic life is a target that needs to be achieved in life but is not the end goal. An established economic life is a means of achieving greater and meaningful goals.
5. Preferences	A consumer's preference for a commodity is very	The teachings of Islam provide a middle ground between two extreme lives by allowing shopping fairly without having to be wasteful and miserly
6. Size of Satisfaction	influenced by the intelligence of the person in understanding the concept of preference functions and utility functions.	Always guided by Islamic teachings, the need to pay attention to others. Every Muslim is obliged to share the food he cooks with his neighbor who feels the smell from the food he cooks. It is unlawful for Muslims to live in an exaggerated state while there are people who suffer from hunger. Lust is limited by sharia restrictions and the rights of others.
7. Activities to choose goods consumed.	Budget ability. How big is the budget. As long as the budget is still there, consumption will not stop. As long as there is a budget to buy goods or services, it will continue to consume these items. Here the desire to consume has no limits.	Consumers tend to choose goods and services that provide maximum benefits.

Aspect	Conventional consumption	Islamic consumption
8. Rationality of consumption	Fulfillment of needs is often not based on desire, so that only benefits are obtained. Conversely, fulfillment of desires that are not due to a need will only give satisfaction. There is no blessing in it.	In Islamic perspective Maslahah is benefits and blessings. The consumer will feel the benefits of a consumption activity when he gets the fulfillment of physical or thoughtful needs or material. Meanwhile, blessings will be obtained after he consumes goods and services that have been consumed. Consumers will not consume brang and services that are unclean because it does not bring blessings
9. Benefits of consuming	Only affects yourself who consumes an item.	Please for yourself, your family, and all people (nation)
10. Consumption patterns.	Conventional consumption patterns are more driven by wants (wants).	⁴ The pattern of Islamic consumption is more driven by the facts of need (needs).
11. Limitation of consumption.	There is no important limitation that there is a utility.	Islam limits consumption to things that are halal, thoyib, and ma'ruf (QS. Al-Baqarah: 172).
12. Three basic values	<p>Consumption is only worldly</p> <p>the concept of success in people's lives is measured by the wealth they have. The more wealth the higher the success</p> <p>the position of property is something that someone strives for</p> <p>the purpose of life is to get wealth</p>	<p>² There are basic values that form the foundation for muslim society consumption behavior, namely, (1) the belief in the hereafter, so suggest to prioritize the consumption of the hereafter. (2) the concept of success in the life of a muslim is measured by the morality of Islamic religion and not of wealth possessed. The higher the morality the higher the success that is used. (3) the position of assets is a divine gift and is not something that</p>

Aspect	Conventional consumption	Islamic consumption
		is in itself bad. (Churiyah, 2011) Assets are a means to achieve the purpose of life, if properly cultivated and utilized (QS. Al baqarah [2] 265.)
13. Level of Requirement	1. Primary Needs, 2. Secondary 3. Tertiary 4. Complementary.	(1) <i>dharuriyat</i> , (2) <i>hajjiyat</i> , (3) <i>tahsiniyat</i> . Islam also recognizes the level of need to be five, namely: 1. Hifzh al-din (maintenance of religion). 2. Hifzh al-Nafs (soul maintenance). 3. Hifzh al-Aql (maintenance of reason). 4. Hifzh al-Nasl (raising offspring). 5. Hifzh al-Mal (treasure maintenance)

Utility and *Maslahah*

Here is a difference between *maslahah* and utility seen from (1) consistency between individuals and social, (2) consumer goals, and (3) the concept of thinking.

Table 2. Differences between *maslahah* and utility

Aspect	Problem	Utility
Individual and social consistency	Maslahah individually will be relatively consistent with social masses,	Individual utilities may be at odds with social utilities
Consumer goals	maslahah is the goal of economic actors (producers, distributors and consumers), so the direction of development goes to the same point. So this will increase the effectiveness of development goals, namely welfare.	In the concept of utility, consumers aim to fulfill their wants, while producers and distributors fulfill their maximum survival and profitability

Aspect	Problem	Utility
The concept of thinking	Mashlahah is a concept of thought that is measurable and comparable, so it is easier to make priorities and stages of fulfillment. This will facilitate planning for budget allocation and overall economic development.	It is not easy to measure utility levels and compare between one person and another, even though consuming economic goods is the same in quality and quantity
Usage value theory	Reducing consumption of an item before achieving maximum satisfaction is the principle consumption that the Prophet taught, such as eating before being hungry and stopping before being full.	Satisfaction is based for the amount of goods consumed

Based on the table above, it can be understood that, *First*, individual benefits will be relatively consistent with social conditions, while individual utilities may be at odds with social utility.

Second, mashlahah is used as a destination for economic actors (producers, distributors and consumers), so the direction of development goes to the same point. So this will increase the effectiveness of development goals, namely welfare. Meanwhile, in the concept of utility, consumers aim to fulfill their wishes, while producers and distributors fulfill their maximum survival and profitability.

Third, mashlahah is a concept of thought that is measurable and comparable, so it is easier to make priorities and stages of fulfillment. This will facilitate planning for budget allocation and overall economic development. Meanwhile, it is not easy to measure the level of utility and compare between one person and another, even though consuming economic goods is the same in quality and quantity.

Fourth, mashlahah, satisfaction is not based on the amount of goods consumed but is based on the good or bad of something about themselves and their environment. Reducing consumption of an item before achieving maximum satisfaction is the principle

of consumption that the Prophet taught, such as eating before being hungry and stopping before being full. Meanwhile, satisfaction is based on the amount of goods consumed.

Muslim Ethics in Consumption

Muslim consumers should not follow the consumption style of the xanthous (hedonists) who are characteristic of indulging in lust. 'It is not permissible to live in luxury (Tarf) , 2018)

Steer clear of Israf, Tabdhir, and Safih. Israf is to go beyond saving limits and balance in consumption. Israf is a behavior under a tariff. Tabdhir is to consume excessively and not proportionally. Islamic law forbids such actions because it can cause distortions in the distribution of wealth that should be maintained in order to maintain the welfare of the community (Aulia Rahman and Muh Fitrah, 2018).

Steer clear of consuming goods and services that endanger Sharia forbidding consumption of goods and services that have a negative impact on human life both in terms of social and economic aspects which are loaded with harm to individuals and society and the ecosystem of the earth's people. Consumption of commodities and services that can endanger health and the social life order greatly impacts economic life. Like drugs, alcoholic beverages, gambling and other social diseases can lead to criminal actions that can disturb people's lives (Aulia Rahman and Muh Fitrah, 2018).

Consumption Principle

There are several principles in consumption. *First*, the principles of cleanliness. The principle of cleanliness means "the items consumed must be free of dirt or disease. Likewise, it must be healthy and have benefits and not have harm to people who consume it. *Second*, the principle of quantity. in terms of quantity must also be within the limits of sharia, which in determining this quantity takes into account several economic factors, namely not wasteful. Following are the verses and hadith about the procedures for good consumption that are in accordance with the ethics and principles of consumption in Islam

Third, the principle of morality referred to in this principle is to know the social factors that influence the quantity and quality of consumption, the most important of which can be mentioned as follows: People, exemplary, do not endanger others.

Whereas according to Pradja (2015: 90) the principle in consumption in sharia is that, "In fulfilling the basic needs of the community must be supported by the existence of legal clarity and enlightening regulations and all of that is the responsibility of the state."

CONCLUSION

¹³ Based on the results of the discussion above it can be concluded the differentiation of the concept of consumption according to conventional and Islamic perspectives can be seen from various aspects, among others, through understanding, goals, rules and rules of consumption, principles in consumption, preferences, measures of satisfaction, activities to choose goods consumed, consumption rationality, benefits of consumption, consumption patterns, consumption limits, and basic values. The difference between *masalah* and utility can be seen from the consistency between individuals and social, consumer goals, and the concept of thought. In consuming Islam commands to stay away from *Israf*, *Tabdhir*, and *Safih*. Some principles in consumption, namely the principles of cleanliness, the principle of quantity, and the principle of morality.

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